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APPLICANTS: Kermit D. Lopez et al

EXAMINER: Jean D. Janvier

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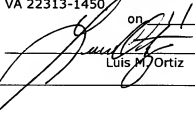
TITLED: PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH
ELECTRONIC HAND HELD DEVICES

CERTIFICATE OF MAILING

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I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Mail Stop Non-Fee Amendment, Commissioner for Patents, P.O. 4484 BOX 1450, Alexandria, VA 22313-1450

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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is filed in response to the Office Action dated August 11, 2004 in connection with the above-identified application. In response to the Office Action, made Final, in the above captioned matter, please enter the following amendments and consider the enclosed response.

A petition for a 2-month extension of time and associated fee is being submitted together with this communication.

Amendments of the claims begin on page 2.

Applicants' remarks begin on page 8.